

PLAN ON Wellness

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INSIDE
SPRING 2023

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READY TO USE!

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HEART EMERGENCY

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Refresh Your Health Focus

Hello, spring! Take a deep breath, shed those heavy sweaters, and get ready for a season of renewal.

Spring is the perfect time to take a fresh look around—not only at the budding trees and blooming flowers, but also at our habits and goals.

At Univera Healthcare, we believe in the power of renewal. No matter where you are today,

you have the opportunity to grow and improve. That means every step you take—big or small—can help make tomorrow a little bit better, stronger, and healthier. We hope this issue of *Plan on Wellness* will give you refreshing insights, new information, and useful tips to help.

A big part of maintaining and improving health is awareness and prevention. Stay on top of medical conditions that pose the highest

risk to your health. For example, **Page 3** shares critical information about cardiac emergencies, and **Page 6** explains what you need to know about osteoporosis. On **Page 7**, you can learn strategies to recognize and address depression. Remember, well-being involves both body and mind.

So dust off the cobwebs and get ready for the season. It's time to revitalize your health efforts. You deserve it!

Don't Forget About Free OTC Benefits!

April brings warmer weather, flowers in full bloom, and more money for you to use for over-the-counter (OTC) items. Every quarter, our plans give you at least \$30 to spend on health and wellness items you may need. This benefit offers you the convenience of delivery to your preferred address. Check the catalog you received in the mail—it lists hundreds of items you can order.

A Brief Sample of Available OTC Products

ALLERGY

Allergy Tablets, Nasal Spray

ANTACIDS & ACID REDUCERS

Acid Reducers, TUMS Ultra Strength

ANTI-DIARRHEAL, LAXATIVES, & DIGESTIVE HEALTH

Docusate Sodium, Pepto-Bismol Cherry

BATHROOM SAFETY & FALL PREVENTION

Bath Mat, Folding Cane Handle

COLD & FLU

Diabetic Tussin DM, Multi-Symptom Cold Formula

COLD SORE & MEDICATED LIP PRODUCTS

Abreva, Cold Sore Treatment

DENTAL & DENTURE CARE

Effergrip Denture Adhesive Cream, Fixodent

EYE & EAR CARE

Clear Eyes Eye Drops, Multi-Purpose Contact Lens Solution

FIRST AID

Bactine Solution, Isopropyl Alcohol

INCONTINENCE SUPPLIES

A+D Ointment, Barrier Creams

PAIN RELIEVERS & FEVER REDUCERS

Pain Relievers, Bayer Back & Body

VITAMINS & MINERALS

Daily Multivitamin Gummies, Fish Oil, Soft Gels



3 Ways to Spend Your Allowance

Whichever way you choose, your order will get delivered directly to your home with free shipping. Keep in mind you'll need to use your entire quarterly benefit each time you order.

Mark your calendars: Your OTC benefit will renew again in July and October!

Order Online

Order online at:
Univera.ConveyOTCSolutions.com



Order by Mail

Mail in the order form provided in your catalog.



Order by Phone

Call the OTC Fulfillment Center at **1-855-657-7543** (TTY 711) Monday – Friday, 8 a.m. to 11 p.m. EST.



Quick Guide to Cardiac Emergencies



You've heard the terms *heart attack* and *cardiac arrest*, but do you know what they mean? Understanding the differences could help you save someone's life.

Heart Attack:

Awake, Artery Clogs

"A heart attack is a plumbing issue—an artery that brings blood to the heart is blocked," says Lorna Fitzpatrick, MD, vice president of medical affairs and senior medical director at Univera Healthcare. "Victims are usually conscious, and while they need medical attention quickly, an electrical charge from an automated external defibrillator (AED) may not be needed because often, the heart is beating and the victim is breathing."

According to the CDC, signs of a heart attack include:

- Chest pain or discomfort
- Feeling weak, light-headed, or faint
- Pain or discomfort in the jaw, neck, or back
- Pain or discomfort in one or both arms or shoulders
- Shortness of breath

- Unusual or unexplained tiredness (more common in women)
- Nausea or vomiting (more common in women)

Anyone experiencing one or more of these symptoms should call 911 right away.

Cardiac Arrest:

Unconscious, Heart Stops

"Cardiac arrest, also known as sudden cardiac arrest, is an electrical issue that occurs when the heart's electrical system malfunctions," says Dr. Fitzpatrick. "Without warning, the victim collapses and stops breathing." When the heart can't beat in a

regular rhythm, it stops pumping blood to the brain and other organs. If it's not treated quickly, the victim usually dies within minutes. **Call 911 first, then provide CPR and use an AED.**

"Cardiac arrest can sometimes be reversed if CPR is immediately performed and an AED is used within minutes to shock the heart into stopping its chaotic rhythm," says Dr. Fitzpatrick. "You never know where or when it will occur, which is why it is vital to have as many people as possible trained in CPR and have AEDs available in places where people gather and also participate in athletic activities."

AEDs and CPR

Did you know many AEDs can talk to you? They explain how to use the device and do CPR. If an AED finds a shockable rhythm, it will give voice instructions on how to deliver an electrical charge. If it doesn't find it, the AED will not provide a shock.

At this stage, CPR offers the only chance for survival until medical professionals arrive. Dr. Fitzpatrick urges everyone to take CPR training, where they'll also become familiar with using an AED. To find a CPR class in New York, visit [RedCross.org/Local/New-York/Take-a-Class/CPR](https://www.redcross.org/Local/New-York/Take-a-Class/CPR)

Employee-Veterans Help Guide

Our Medicare Plans



Rob Contestabile (left); Chad Tooke (top right);
Rick Jennejahn (bottom middle); Brian Brady (bottom right)

United States Army veterans Rick Jennejahn, Chad Tooke, Brian Brady, and Rob Contestabile may have left active military service, but their days of supporting fellow soldiers aren't over. Now, as employees of the health plan, they're serving our community as advocates for veterans' health care needs.

Firsthand Feedback

A cohort of veterans within the company were brought together for a series of focus group discussions. The goal: Learn about the health care gaps that upstate New York veterans face.

"The veteran community is different," says Tooke. "Certain needs are much bigger for veterans, like transportation, for example. A lot of veterans are physically isolated and can't get to health care facilities very easily. And behavioral

health—that is a big topic and something we pushed for."

When Cost Is an Issue

According to RAND Health, 20% of U.S. military veterans who served in Iraq or Afghanistan struggle with mental health issues. However, only half of those who need treatment seek help. Depression, PTSD, and anxiety connected to military service also have direct ties to:

- Substance use
- Social isolation
- Homelessness

"We not only talked about behavioral health access, but also cost," says Jennejahn. "If a vet can't get what they need at the VA, often they'll go without because they can't afford to pay to go somewhere else."

Closing the Care Gaps

With our veterans' input and guidance, we enhanced some of our Medicare products to include:

- Access to an expansive network of doctors, specialists, hospitals, and health care facilities
- \$0 copay for in-network behavioral health in-office visits
- 12 free one-way rides each year to health-related locations
- A constant connection to care and medical resources, including telehealth, care management, and a 24/7 nurse care line
- ... and more

If you or someone you know wants to learn more about our plans for veterans, please reach out to Michael Montgomery, Medicare Consultant, at **716-860-9015** or **Michael.Montgomery@UniveraHealthcare.com**

Advocating for Veterans

Brian Brady believes veterans will appreciate having more health care options. "They fought for our freedom," he says. "Now they have the freedom to choose."

"We're here for our community members—to be advocates," Rob Contestabile adds. "It's important

to recognize the service of our veterans and offer them a benefit that makes a difference."

The Medicare team will continue to meet with the veterans' group. They'll assess the new plan as it rolls out, gather feedback, and brainstorm new ideas and adjustments for the future.



Getting Support in the Coverage Gap

Q: What is the Medicare Part D coverage gap?

A: Medicare sets limits for how much a person pays for drug costs each year. During the coverage gap stage, your medications may cost you more until you've reached a certain limit.

For 2023, the coverage gap will start when you reach \$4,660 of drug costs. You will leave the gap (and enter catastrophic coverage) when you have \$7,400 of total out-of-pocket costs.

Q: How do I know if I'm close to the coverage gap?

A: You can find this information on your Monthly Prescription Drug Summary. Or log in to your online account at **Medicare.UniveraHealthcare.com** and take these steps:

- Go to Prescriptions at the top of the page.
- Click on "Prescription Claims History" and find your most recent claim.
- Click on "Benefits Plan Balances."
- Look for the line that says "Amount remaining until coverage gap."

Q: What if I can't pay for my prescriptions?

A: There are programs and resources available to help. For example, NYS EPIC is a state program that helps people with lower incomes pay for their medications. You can learn more about NYS EPIC by calling **1-800-332-3742 (TTY 1-800-290-9138)**. Our website also has tips on how to save money. Click on the Prescriptions tab, then select "Save Money on Prescriptions."

We care about your health and want to make sure you continue taking your prescribed medications. If you'd like to talk about the coverage gap and your specific plan costs, reach out to one of our Customer Care Advocates. You can call us at **1-877-883-9577 (TTY 711)**, Monday through Friday, 8 a.m. to 8 p.m. You can also ask about having a medication review with one of our pharmacists to see if there are any cost savings available to you.

Protect Your Bones Against Osteoporosis

Staying active is key to living a healthy life as you age. Preventing or managing osteoporosis can help you keep moving. This common disease makes your bones fragile and can lead to serious injuries that compromise your mobility.

What Causes Bone Loss?

There are many risk factors for osteoporosis. Some include:

- Being older
- Having a family history of osteoporosis
- Being a woman
- Having health problems such as diabetes and certain cancers
- Eating a diet low in calcium, vitamin D, and protein
- Not exercising enough
- Smoking cigarettes
- Drinking too much alcohol

Is There a Screening Test?

There are no warning signs that you have osteoporosis, so a bone

Preventing Falls and Fractures

If you have osteoporosis, it's important to take steps to prevent falls that can lead to broken bones. Some ways to prevent falls are:

- Wearing shoes with nonslip soles
- Keeping clutter off your floors
- Making sure your home is well-lit
- Securing area rugs to the floor
- Using cane grippers
- Putting a rubber mat in the shower
- Installing grab bars in your bathroom

If you have questions or concerns about your bone health, discuss them with your health care provider.

mineral density test is most often used to diagnose it. The test is quick and painless. It measures your bone density at your hip and spine.

Women older than age 65 should be screened with a bone density test. Older men should talk with their provider about their risk for osteoporosis and if they need to get screened.

How Can I Protect My Bones?

Many of the ways to treat and prevent bone loss are the same.

They often include lifestyle changes and medication, if needed. Here are some steps that can help protect your bones:

- **Eat a healthy diet that's rich in protein, vitamin D, and calcium.** Choose foods such as low-fat milk, yogurt, cheese, and foods fortified with calcium like orange juice and cereal.
- **Quit smoking and limit how much alcohol you drink.** Talk with your provider if you need help with this.
- **Increase your physical activity.** Ask your provider which aerobic and muscle-strengthening options are safe for you.



Don't Forget!

All members can receive an annual fitness center membership at a Silver&Fit® facility at no charge. And to help with at-home workouts, members can also receive one free fitness kit per year. For more information, go to [Medicare.UniveraHealthcare.com/SilverFit](https://www.Medicare.UniveraHealthcare.com/SilverFit)

Did You Know Chronic Conditions Can Trigger Depression?

If you have a chronic illness—such as diabetes, heart disease, cancer, or Parkinson’s disease—it helps to have a realistic but positive outlook. Experiencing sadness, anger, or uncertainty about the future is natural. But if these feelings persist and interfere with your daily functioning, you may have depression.

Understand the Connection

Having a chronic illness makes it more likely that you’ll develop depression. Why? Anxiety and stress related to your illness can trigger symptoms of depression. Also, medications used to treat chronic illnesses can contribute to depression.

Not to mention, some risk factors for depression are connected to certain conditions. For example, Parkinson’s disease and stroke cause changes in the brain that may have a direct role in depression.

Know the Signs

Common symptoms of depression include:

- Irritability, anxiety, or guilt
- Loss of interest in favorite activities
- Feeling sad, hopeless, or “empty”
- Problems concentrating or remembering details
- Exhaustion
- Insomnia or sleeping too much
- Overeating or not wanting to eat at all
- Thoughts of suicide or suicide attempts

Studies have linked depression with various conditions. It may affect roughly:

- 15% of people who have had a heart-related event
- 20% of people with cancer
- 66% of people who have had a stroke



Left untreated, depression can make it harder to care for your health. In turn, this may worsen your chronic illness. The sooner you recognize the symptoms of depression and seek help, the sooner you’ll start to feel better.

Find What Works for You

Partner with your health care provider or mental health professional to find an antidepressant that’s right for you. Make sure it doesn’t interfere with other treatment regimens. Psychotherapy, or “talk therapy,” can also help you work through difficult situations and find new ways to cope. Also consider these strategies:

- Find a support group of people who share your condition.
- Maintain a daily routine and try to remain involved in activities you enjoy.
- Eat well, exercise, quit smoking, and limit your alcohol intake. This may help reduce the negative effects of your chronic condition and lessen symptoms of depression.

Remember that depression isn’t permanent: 80 to 90% of people respond to treatment. You can overcome depression and find fulfillment in life, no matter your chronic condition.

Help Is Available

If you or a loved one is thinking of taking their own life, call the 988 Suicide & Crisis Lifeline at **988** for confidential 24/7 support.



Essential Tips to Safety-Proof Your Home

There are many ways to keep your home safe as your health and abilities change with age. Here are some basic things you can do to manage hazards like falls, fires, and foodborne illnesses.

Smoke and carbon monoxide (CO) alarms belong on every level of your home. Along with a smoke alarm in each bedroom, hang a smoke and CO alarm outside each sleeping area. Replace alarm batteries when you change your clock for daylight saving time.

Kitchen

- Store items you use often within reach.
- Use appliance thermometers to confirm your fridge stays at or below 40 degrees and the freezer is at 0 degrees.
- Check food “use-by” dates. Watch for signs of spoilage. Toss anything you aren’t sure about. For reminders about where to keep certain products and how long they stay fresh, check out the FoodKeeper App at [FoodSafety.gov/Keep/FoodKeeperApp/Index.html](https://www.foodsafety.gov/Keep/FoodKeeperApp/Index.html)
- Dispose of expired medications and those you no longer take. Many of them can go in the trash. Some should be flushed instead. Check the instructions.

Bedroom

- Position your bed near a light switch.
- Put your eyeglasses, phone, and a flashlight next to your bed.
- Keep canes, wheelchairs, and hearing aids where you can get to them easily.
- Make sure you have a working smoke detector that’s less than 10 years old. If you might not hear its alarm, install one with a strobe light or bed shaker.

Bathroom

- Before going to bed, remember to leave a light on in the bathroom or use a night-light.
- Use nonskid strips, mats, or carpets.
- Install grab bars on the inside

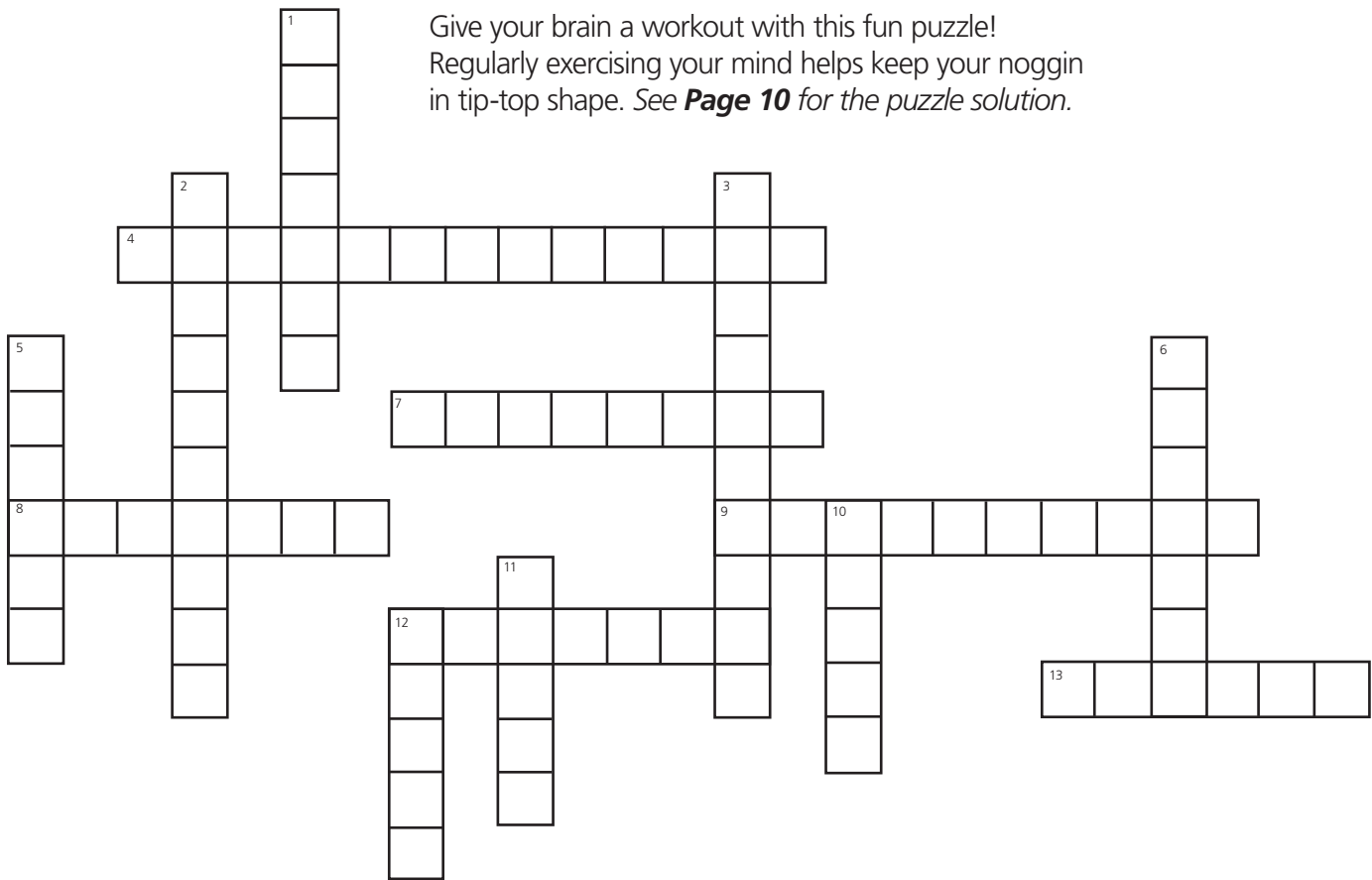
and outside of your shower or tub, as well as near the toilet.

Walkways

- Keep low tables out of the way. Position all furniture so there’s clear space to walk.
- Remove clutter from stairs and floors.
- Don’t use small throw rugs. Carpet should be flat and tight to the floor.
- Adhere no-slip strips to wooden and tile floors.
- Keep your home well-lit. Add night-lights throughout, including bathrooms and bedrooms.
- Have tightly fastened handrails on both sides of the stairs.

Crossword for Health

Give your brain a workout with this fun puzzle!
Regularly exercising your mind helps keep your noggin
in tip-top shape. See **Page 10** for the puzzle solution.



ACROSS

- 4 The ____ diet is an example of plant-based eating.
- 7 ____ are high in heart-healthy fats.
- 8 Use ____ strips in the bathroom to help prevent falls.
- 9 A ____ increases your chances of developing a disease.
- 12 A diet high in ____ is important for bone health.
- 13 Shut the windows in your home and car to keep ____ out during spring allergy season.

DOWN

- 1 See a health care provider if you hear ____ in your ears.
- 2 Exercise may help reduce symptoms of anxiety and ____.
- 3 ____ can reduce breast cancer deaths by up to 40%.
- 5 Wash your hands for at least ____ seconds.
- 6 Ask your provider if ____ will interfere with your diabetes medication.
- 10 Test your CO and ____ alarms once a month.
- 11 Even if you feel fine, you might have high ____ pressure.
- 12 During a heart attack, you may feel pressure, squeezing, or pain in your ____.



Spring Tune-Up: Take Control of Your Health!

All of our Medicare plans include \$0 preventive care on more than 20 services. This checklist makes it easier to keep the most essential screenings, vaccines, and doctor visits top of mind.

✓	What	Who + When
<input type="checkbox"/>	Annual Wellness Visit	Everyone – Once a year
<input type="checkbox"/>	Physical	Everyone – Once a year
<input type="checkbox"/>	Blood Pressure Screening	Everyone, Ages 18+ – Once a year
<input type="checkbox"/>	Cholesterol Screening	Everyone – Every 4-6 years, more often if you have a family history, heart disease, diabetes, or other blood vessel disease risk factors
<input type="checkbox"/>	Colorectal Cancer Screening	Everyone, Ages 45-75 – Regular testing
<input type="checkbox"/>	Diabetes (Type 2) Screening	Everyone, Ages 35-70 and overweight/obese – Once a year
<input type="checkbox"/>	Fall Prevention (with exercise or physical therapy)	Everyone – Routinely
<input type="checkbox"/>	Immunization Vaccines (Ex: Flu, Pneumonia, and COVID-19)	Everyone – As directed by your doctor
<input type="checkbox"/>	Lung Cancer Screening	Everyone, Ages 50-80 with a history of heavy smoking – Once a year
<input type="checkbox"/>	Mammography Screening	Women, Ages 50+ – Every 1-2 years, at least until age 75
<input type="checkbox"/>	Osteoporosis Screening	Women, Ages 65+ (or postmenopausal) – Every 2 years
<input type="checkbox"/>	Prostate Screening	Men, Ages 55-69 – Once a year
<input type="checkbox"/>	Well-Woman Visit	Women, Ages 65+ with an OB-GYN – Every 2 years

Guidelines are adapted from the U.S. Preventive Services Task Force (USPSTF). Talk with your doctor about what screenings are right for you and how often they should be done.

Do You Know Your HbA1c?

Too much glucose (sugar) in your blood because of type 2 diabetes can lead to serious health problems. For your diabetes screening, your provider may run a simple blood test called an HbA1c. The test is an average of your blood glucose over the past two or three months. The goal: an HbA1c level lower than 5.7%.

Crossword answers: 1. Ringing; 2. Depression; 3. Mammograms; 4. Mediterranean; 5. Twenty; 6. Alcohol; 7. Avocados; 8. Nonskid; 9. Risk factor; 10. Smoke; 11. Blood; 12. (across) Calcium; (down) Chest; 13. Pollen.



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CONTACT CUSTOMER CARE

Visit our website at MyUniveraMedicare.com or call **1-877-883-9577 (TTY 711)**, Monday through Friday, 8 a.m. to 8 p.m., from April 1 to September 30. From October 1 to March 31, you can also call on weekends, 8 a.m. to 8 p.m.

FRAUD HOTLINE

To report potential fraud, waste, or abuse, call **1-800-378-8024 (TTY 711)**, 24 hours a day, 7 days a week. All calls are confidential, and callers may remain anonymous.

Out-of-network/noncontracted providers are under no obligation to treat members, except in emergency situations. Please call our Customer Care number or see your Evidence of Coverage for more information, including the cost sharing that applies to out-of-network services.

The Silver&Fit® Program is provided by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). ASH is an independent company.

Once selected, Home Fitness Kits cannot be exchanged. Please talk with a doctor before starting or changing an exercise routine.

CAHPS®, which stands for Consumer Assessment of Healthcare Providers and Systems, is a registered trademark of the Agency for Healthcare Research and Quality (AHRQ).

Univera Healthcare has contracted with Convey Health Solutions, Inc., to administer the OTC benefit.

Univera Healthcare is an HMO plan and PPO plan with a Medicare contract. Enrollment in **Univera Healthcare** depends on contract renewal.

BE ON THE LOOKOUT FOR THE ANNUAL CAHPS® HEALTH PLAN SURVEY

We want to know what matters most to you! Within the next few weeks, you may receive a survey in the mail. If you do, please fill it out and return it.

The survey is part of CAHPS®, a program that helps us understand your unique perspective on health care. We carefully review the feedback and use it to improve your experience with Univera Healthcare.

Need help making the most of the benefits and extras that are a part of your plan? Visit MyUniveraMedicare.com for a link to Your 2023 Plan Benefits Guide. You can also call one of our Customer Care Advocates at **1-877-883-9577 (TTY 711)**.



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